

## 2011 AND 2012 PLAN LIMITATION AMOUNTS

Maximum Contributions to Retirement Plans					
	2008	2009	2010	2011	2012
<b>IRAs (regular and Roth)</b>					
Up to Age 50	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
Age 50+	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000
<b>401(k); 403(b); 457 plans</b>					
Up to Age 50	\$15,500	\$16,500	\$16,500	\$16,500	\$17,000
Age 50+	\$20,500	\$22,000	\$22,000	\$22,000	\$22,500
<b>SIMPLE IRAs</b>					
Up to Age 50	\$10,500	\$11,500	\$11,500	\$11,500	\$11,500
Age 50+	\$13,000	\$14,000	\$14,000	\$14,000	\$14,000
<b>Defined contribution plans</b>					
Profit sharing/ money purchase	\$46,000	\$49,000	\$49,000	\$49,000	\$50,000
SEP IRA	\$46,000	\$49,000	\$49,000	\$49,000	\$50,000

Annual Compensation Limits of Defined Benefit Plans (IRC §§401(a)(17), 404(j), 408(k)(3)(C)(7))	
2007	\$225,000
2008	\$230,000
2009	\$245,000
2010	\$245,000
2011	\$245,000
2012	\$250,000

## COMPARISON CHART OF ALLOWABLE ROLLOVERS

		Rollover To							
		IRA	SEP-IRA	SIMPLE IRA	Roth IRA	457(b)	403(b)	Qualified Plan	Designated Roth Account
Rollover From	IRA	Yes	Yes	No	Yes, must include in income	Yes, must have separate accounts	Yes	Yes	No
	SEP-IRA	Yes	Yes	No	Yes, must include in income	Yes, must have separate accounts	Yes	Yes	No
	SIMPLE IRA	Yes, after two years	Yes, after two years	Yes	Yes, after two years. Must include in income	Yes, after two years. Must have separate accounts	Yes, after two years	Yes, after two years	No
	Roth IRA	No	No	No	Yes	No	No	No	No
	457(b)	Yes	Yes	No	Yes, after December 31, 1997. Must include in income	Yes	Yes	Yes	Yes
	403(b)	Yes	Yes	No	Yes, after December 31, 1997. Must include in income	Yes, must have separate accounts	Yes	Yes	Yes
	Qualified Plan	Yes	Yes	No	Yes, after December 31, 1997. Must include in income	Yes, must have separate accounts	Yes	Yes	Yes (401(k) plans)
	Designated Roth Account	No	No	No	Yes	No	No	No	Yes, if a direct trustee-to-trustee transfer

**Warning:** The comparison chart shows general information that may not be applicable to all plans. Now all accounts allow rollover contributions. (Treas. Regs. §1.402(a)(31)-1, Q&A 13) Check with your pension administrator for additional requirements. A trustee-to-trustee transfer is required in some instances. A 60-day rollover rule may apply. ([www.irs.gov/ep](http://www.irs.gov/ep))

Single Life Table for Inherited IRAs (for Non-Spouse Beneficiaries Only)			
Age of employee	Distribution period	Age of employee	Distribution period
40	43.6	60	25.2
41	42.7	61	24.4
42	41.7	62	23.5
43	40.7	63	22.7
44	39.8	64	21.8
45	38.8	65	21.0
46	37.9	66	20.2
47	37.0	67	19.4
48	36.0	68	18.6
49	35.1	69	17.8
50	34.2	70	17.0
51	33.3	71	16.3
52	32.3	72	15.5
53	31.4	73	14.8
54	30.5	74	14.1
55	29.6	75	13.4
56	28.7	76	12.7
57	27.9	77	12.1
58	27.0	78	11.4
59	26.1	79	10.8
		80	10.2

Comparison of RMDs Between Uniform Table and Single Inherited		
December 31, 2010, IRA balance	2012 RMD from Single Life Table -- age 71 beneficiary	2012 RMD from Uniform Lifetime Table -- age 71 owner
\$500,000	\$30,675 ( $\$500,000 \div 16.3$ )	\$18,868 ( $\$500,000 \div 26.5$ )

Uniform Lifetime Table			
Age of employee	Distribution period	Age of employee	Distribution period
70	27.4	92	10.2
71	26.5	93	9.6
72	25.6	94	9.1
73	24.7	95	8.6
74	23.8	96	8.1
75	22.9	97	7.6
76	22.0	98	7.1
77	21.2	99	6.7
78	20.3	100	6.3
79	19.5	101	5.9
80	18.7	102	5.5
81	17.9	103	5.2
82	17.1	104	4.9
83	16.3	105	4.5
84	15.5	106	4.2
85	14.8	107	3.9
86	14.1	108	3.7
87	13.4	109	3.4
88	12.7	110	3.1
89	12.0	111	2.9
90	11.4	112	2.6
91	10.8	113	2.4
92	10.2	114	2.1
93	9.6	115+	1.9